Case 18-14257 Doc 1 Filed 05/16/18 Entered 05/16/18 11:49:26 Desc Main Document Page 1 of 46

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
		e the name that is on	CHRISTINE	
	picture identification (for example, your driver's	government-issued ire identification (for nple, your driver's	First name	First name
	licer	se or passport).	Middle name	Middle name
	Bring your picture		MAESTRE	
		tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of Social Security ber or federal vidual Taxpayer tification number	xxx-xx-4843	

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Case number (if known)

Debtor 1 CHRISTINE MAESTRE

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: **7545 W BELDEN AVE** Elmwood Park, IL 60707 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 CHRISTINE MAESTRE

Case number (if known)

ar	t 2: Tell the Court About	Your B	ankruptcy Ca	ase				
7.	The chapter of the Bankruptcy Code you are			orief description of each, see <i>Notice Required by 11 U.S.C.</i> § 342(b) for <i>Individuals Filing for Bankruptcy</i> go to the top of page 1 and check the appropriate box.				
	choosing to file under	■ C	hapter 7					
		□с	hapter 11					
		□с	hapter 12					
		□с	hapter 13					
3.	How you will pay the fee	•	about how yo	ou may pay. Ty attorney is sub	pically, if you are paying the fe	check with the clerk's office in your local court for more ee yourself, you may pay with cash, cashier's check, or behalf, your attorney may pay with a credit card or che	money	
					stallments. If you choose this its (Official Form 103A).	option, sign and attach the Application for Individuals t	o Pay	
			I request that but is not req applies to yo	at my fee be w uired to, waive ur family size a	aived (You may request this of your fee, and may do so only and you are unable to pay the f	pption only if you are filing for Chapter 7. By law, a judg if your income is less than 150% of the official poverty ee in installments). If you choose this option, you must	line that	
			the Application	on to Have the	Chapter / Filing Fee Waived (Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No						
	last o years:	□ 16	District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ No)					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No	Go to	ine 12.				
		□ Ye	es. Has yo	our landlord obt	ained an eviction judgment ag	ainst you?		
				No. Go to line	12.			
				Yes. Fill out II this bankrupto		tion Judgment Against You (Form 101A) and file it as p	oart of	

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Debtor 1 CHRISTINE MAESTRE Document Page 4 of 46 Case number (if known)

Par	Report About Any Bu	sinesses	You Own	as a Sole Propriet	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of busi	iness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State	e & ZIP Code		
	it to this petition.		Chec	k the appropriate box	x to describe your business:		
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))		
				Commodity Broker	r (as defined in 11 U.S.C. § 101(6))		
				None of the above			
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?		deadlines	s. If you ir is, cash-fl .C. 1116(idicate that you are a ow statement, and fo 1)(B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure		
	For a definition of small	No.	I am r	not filing under Chap	ter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	iling under Chapter 1	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any	/ Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number, Street, City, State & Zip Code		

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Debtor 1 CHRISTINE MAESTRE

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 46 Case number (if known) **CHRISTINE MAESTRE** Debtor 1 Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **25,001-50,000** 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ CHRISTINE MAESTRE Signature of Debtor 2 **CHRISTINE MAESTRE**

Executed on

MM / DD / YYYY

Signature of Debtor 1

March 21, 2018 MM / DD / YYYY

Executed on

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Debtor 1 CHRISTINE MAESTRE

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ FAUST	INO RODRIGUEZ	Date	March 21, 2018
Signature of	Attorney for Debtor		MM / DD / YYYY
FAUSTING	RODRIGUEZ		
Printed name			
Law Office	e of Faustino Rodriguez		
5141 W Fu	Illerton Ave		
Chicago, I	L 60639		
Number, Street,	City, State & ZIP Code		
Contact phone	773-237-3465	Email address	frodriguezlaw@gmail.com
6227080 IL	_		
Bar number & S	tate		

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Page 8 of 46 Document Fill in this information to identify your case: Debtor 1 **CHRISTINE MAESTRE** First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

1 1 Part 2	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	
1 Part 2	1c. Copy line 63, Total of all property on Schedule A/B 2: Summarize Your Liabilities	\$	1,780.00
Part 2	2: Summarize Your Liabilities	Your lia	
			hilitias
2. 3	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		hilities
2. 3	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		you owe
2	2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$	0.00
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	10,718.00
	Your total liabilities	\$	10,718.00
Part 3	3: Summarize Your Income and Expenses		
	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,852.00
	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,245.00
Part 4	4: Answer These Questions for Administrative and Statistical Records		
	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	edules.
	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Page 9 of 46 Case number (if known) Debtor 1 CHRISTINE MAESTRE

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

1,872.00 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Page 10 of 46 Document Fill in this information to identify your case and this filing: Debtor 1 CHRISTINE MAESTRE Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No □ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... \$800.00 Household goods and furnishings

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

Case 18-14257 Doc 1 Filed 05/16/18 Entered 05/16/18 11:49:26 Desc Main Document Page 11 of 46 Case number (if known) **CHRISTINE MAESTRE** Debtor 1 \$500.00 Computer, cell phone 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... \$480.00 Clothing Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1.780.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Institution name: ☐ Yes.....

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Case number (if known) Debtor 1 **CHRISTINE MAESTRE** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Official Form 106A/B Schedule A/B: Property page 3

	Case 18-14257	Document	Eilleieu 05/10/16 11.49.20	Desc Main			
Debtor 1	CHRISTINE MAESTRE	Document	Page 13 of 46 Case number (if known)	-			
Exan ■ No	ly support mples: Past due or lump sum al s. Give specific information	imony, spousal support, child suppor	t, maintenance, divorce settlement, property	settlement			
<i>Exan</i> ■ No			fits, sick pay, vacation pay, workers' comper	nsation, Social Security			
31. Intere	ests in insurance policies	insurance; health savings account (H	SA); credit, homeowner's, or renter's insurar	nce			
■ No □ Yes		y of each policy and list its value. any name:	Beneficiary:	Surrender or refund value:			
If you some	u are the beneficiary of a living eone has died.	e you from someone who has died trust, expect proceeds from a life inst	l urance policy, or are currently entitled to rece	eive property because			
33. Claim Exan	 ☐ Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No 						
34. Other ■ No	 ☐ Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim 						
■ No	35. Any financial assets you did not already list ■ No □ Yes. Give specific information						
		r entries from Part 4, including any	y entries for pages you have attached	\$0.00			
Part 5: D	Describe Any Business-Related P	roperty You Own or Have an Interest In	. List any real estate in Part 1.				
■ No. 0	u own or have any legal or equita Go to Part 6. Go to line 38.	ble interest in any business-related pro	pperty?				
	Describe Any Farm- and Commer you own or have an interest in farr	cial Fishing-Related Property You Own mland, list it in Part 1.	or Have an Interest In.				
■ No	ou own or have any legal or e o. Go to Part 7. es. Go to line 47.	equitable interest in any farm- or co	ommercial fishing-related property?				
Part 7:	Describe All Property You O	wn or Have an Interest in That You Did	Not List Above				
	ou have other property of any	/ kind you did not already list?					

■ No

 $\hfill \square$ Yes. Give specific information.......

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Case number (if known) Document **CHRISTINE MAESTRE** Debtor 1

54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$0.00 57. Part 3: Total personal and household items, line 15 \$1,780.00 Part 4: Total financial assets, line 36 58. \$0.00 Part 5: Total business-related property, line 45 \$0.00 59. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$1,780.00 \$1,780.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$1,780.00

Official Form 106A/B Schedule A/B: Property page 5 Filed 05/16/18 Entered 05/16/18 11:40:26

	Case	10-14231 L	Document		Page 15 of 46	5.20 D	CSC Main	
Fil	I in this information	on to identify your			aue 13 01 40			
De	ebtor 1	CHRISTINE MAES	TRF					
		irst Name	Middle Name	L	ast Name			
	ebtor 2 ouse if, filing) F	irst Name	Middle Name	L	ast Name			
Ur	nited States Bankru	ptcy Court for the:	NORTHERN DISTRICT OF I	HIN	OIS			
		proj Court of the						
	ase number						Check if this is an amended filing	
0	fficial Form	106C						
S	chedule (C: The Pro	pperty You Cla	im	as Exempt		4/16	
the need cas For spe any fun exe	property you listed eded, fill out and atte number (if known each item of propertific dollar amout applicable statuteds—may be unlim	on Schedule A/B: F ach to this page as (1). Derty you claim as on the as exempt. Alter ory limit. Some exemited in dollar amount	exempt, you must specify the natively, you may claim the functions. Exempt, you must specify the natively, you may claim the functions—such as those for int. However, if you claim an	as yo al Pa e amo ull fa heal exen	ther, both are equally responsible for source, list the property that you age as necessary. On the top of any pount of the exemption you claim. It market value of the property be thaids, rights to receive certain that aids, rights to receive that amount to exceed that amount	One way o ing exemp enefits, an	empt. If more space is pages, write your name and foliong so is to state a ted up to the amount of d tax-exempt retirement aw that limits the	
	• •	e Property You Cla	im as Evemnt					
			aiming? Check one only, ever	o if we	vur anguag ia filing with you			
1.	_		,	•	, ,			
	_	·	nonbankruptcy exemptions. 1	1 U.S	3.C. § 522(b)(3)			
	☐ You are claimin	ng federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property	you list on Sched	ule A/B that you claim as exe	mpt,	fill in the information below.			
	Brief description o Schedule A/B that	f the property and line lists this property	ine on Current value of the portion you own		Amount of the exemption you claim		ws that allow exemption	
			Copy the value from Schedule A/B			1.		
	_	ods and furnishir	ıgs \$800.00		\$800.00	735 ILC	S 5/12-1001(b)	
	Line from Schedu	lle A/B: 6.1			100% of fair market value, up to any applicable statutory limit			
	Computer, cell	-	\$500.00		\$500.00	735 ILC	S 5/12-1001(b)	
	Line from Schedu	lle A/B: 7.1			100% of fair market value, up to any applicable statutory limit			
	Clothing		\$480.00		\$0.00	735 ILC	S 5/12-1001(a)	
	Line from Schedu	lle A/B: 11.1			100% of fair market value, up to any applicable statutory limit			
3.	(Subject to adjust ■ No	ment on 4/01/19 and		ses fi	led on or after the date of adjustme			

□ No

☐ Yes

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Fill in this infor	ill in this information to identify your case:							
Debtor 1	CHRISTINE MAES							
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Case number								
(if known)					Check if this is an amended filing			

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Debtor 1 Debtor 2 (Spouse if, filing)	CHRISTINE MAES First Name First Name nkruptcy Court for the:	Middle Name Middle Name	Last Name		_	
Debtor 2 (Spouse if, filing) United States Bar Case number	First Name	Middle Name Middle Name			_	
Debtor 2 (Spouse if, filing) United States Bar Case number	First Name	Middle Name Middle Name				
(Spouse if, filing) United States Bar Case number			Last Name			
United States Bar			Last Name			
Case number	nkruptcy Court for the:	NODTHEDNI DISTRICT OF I	Lastivanie			
		NORTHERN DISTRICT OF I	LLINOIS			
					П	Check if this is an
						amended filing
Official Form	106E/E					
Official Form		ha Haya Haaaay	d Claima			40/4E
		ho Have Unsecured Part 1 for creditors with PRIOR				12/15
eft. Attach the Con name and case nun	tinuation Page to this pag	ured by Property. If more space is e. If you have no information to r secured Claims				
	rs have priority unsecured					
No. Go to P	art 2.					
☐ Yes.						
	I of Your NONPRIORIT	Y Unsecured Claims				
3. Do any credito	rs have nonpriority unsec	ured claims against you?				
_ '		art. Submit this form to the court wit	h vour other sche	adules		
	to floating to report in this pe	art. Submit this form to the court wit	ii your ouici sone	, duics.		
Yes.						
unsecured clain	n, list the creditor separately	aims in the alphabetical order of the reach claim. For each claim liste state other creditors in Part 3.If you	ed, identify what t	type of claim it is. Do n	ot list claims already in	cluded in Part 1. If more
						Total claim
4.1 Capital	One	Last 4 digits of ac	count number	6500		\$3,009.00
Nonpriority	Creditor's Name					
15000 C	apital One Dr	When was the del	ht incurred?	Opened 03/11 1/11/17	Last Active	
	nd, VA 23238	when was the del	ot incurred?	1/11/1/		_
	reet City State ZIp Code	As of the date you	ı file, the claim i	is: Check all that apply	/	
_	red the debt? Check one.					
Debtor	1 only	☐ Contingent				
☐ Debtor	2 only	☐ Unliquidated				
☐ Debtor	1 and Debtor 2 only	☐ Disputed				
_	t one of the debtors and and		RITY unsecured	d claim:		
	if this claim is for a comn					
☐ Check						
☐ Check debt	m subject to offset?	☐ Obligations aris		aration agreement or d	ivorce that you did not	
☐ Check debt	m subject to offset?	report as priority cl	aims	aration agreement or di	-	
☐ Debtor☐ Debtor☐	2 only 1 and Debtor 2 only t one of the debtors and and	Unliquidated Disputed Type of NONPRIC				

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Page 18 of 46 Case number (if know) Document Debtor 1 CHRISTINE MAESTRE

4.2	Chase Card	Last 4 digits of account number	7360	\$2,189.00
	Nonpriority Creditor's Name Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 08/16 Last Active 1/31/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a sepa	d claim: aration agreement or divorce that you did not	
	■ No	report as priority claims Debts to pension or profit-sharin		
	Yes	Other. Specify Credit Card	<u> </u>	
4.3	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	9944	\$2,163.00
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 07/16 Last Active 1/19/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.4	Citi-shell Nonpriority Creditor's Name	Last 4 digits of account number	7790	\$0.00
	Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 10/27/99 Last Active 7/09/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	rration agreement or divorce that you did not		
	■ No	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other Specify Credit Card	- ·	

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Document Page 19 of 46 Debtor 1 CHRISTINE MAESTRE Case number (if know) **Comenity Bank/carsons** \$0.00 4.5 Last 4 digits of account number 5675 Nonpriority Creditor's Name Opened 11/29/14 Last Active Po Box 182789 When was the debt incurred? 4/20/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.6 Comenitybank/victoria Last 4 digits of account number \$527.00 Nonpriority Creditor's Name Opened 07/16 Last Active Po Box 182789 When was the debt incurred? 8/11/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.7 **Enhanced Recovery Co L** Last 4 digits of account number 4849 \$168.00 Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? **Opened 12/17** Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

Official Form 106 E/F

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

Other. Specify Communications

☐ Obligations arising out of a separation agreement or divorce that you did not

Collection Attorney Comcast Cable

 \square Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Document Page 20 of 46 Debtor 1 CHRISTINE MAESTRE Case number (if know) \$0.00 4.8 Last 4 digits of account number 0892 Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? Opened 1/29/14 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 10 People Gas Light And Coke Comp ☐ Yes 4.9 Midland Funding Last 4 digits of account number 1724 \$447.00 Nonpriority Creditor's Name 2365 Northside Dr Ste 30 When was the debt incurred? **Opened 10/17** San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Synchrony** ☐ Yes Other. Specify Bank 4.1 MIGUEL AMBRIZ \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

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Debtor	1 CHRISTINE MAESTRE	Document Page 2	1 of 46 Case number (if know)						
4.1	Peoples Engy	Last 4 digits of account number	2551	\$0.00					
<u>. </u>	Nonpriority Creditor's Name	_							
	200 East Randolph Chicago, IL 60601	When was the debt incurred?	Opened 9/02/10 Last Active 2/20/15						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply						
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	Other. Specify Agriculture							
4.1	Syncb/toysrus	Last 4 digits of account number	5538	\$0.00					
	Nonpriority Creditor's Name	_							
	Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 08/16 Last Active 3/06/17						
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply						
	Who incurred the debt? Check one.								
	■ Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured							
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?		ration agreement or divorce that you did not						
	_	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debte						
	■ No	, ,							
	☐ Yes	Other. Specify Charge Acc	count						
4.1	Td Bank Usa/targetcred	Last 4 digits of account number	4421	\$2,215.00					
	Nonpriority Creditor's Name	_	On an ad 40/44 L and Anthur						
	Po Box 673 Minneapolis, MN 55440	When was the debt incurred?	Opened 12/14 Last Active 12/23/16						
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply						
	Who incurred the debt? Check one.								
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured							
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not						

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Credit Card

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ No

☐ Yes

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 CHRISTINE MAESTRE

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				٦	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	otal Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	10,718.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	10,718.00

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			111 FAUC 23 01 40	
Fill in this infor	rmation to identify your	case:		
Debtor 1	CHRISTINE MAE	STRE		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	
	•				

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		Docume	ent Page 24 d	OT 46	
Fill in this	information to identify your	case:			
Debtor 1	CHRISTINE MAE	STDE			
DCDIOI I	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	,				
Case numb	ber				
(if known)					Check if this is an
					amended filing
Official	l Form 106H				
		-14			
sched	lule H: Your Cod	ebtors			12/15
ill it out, a		boxes on the left. Attack	h the Additional Page t		needed, copy the Additional Page, p of any Additional Pages, write
1. Do y	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
☐ Yes	;				
Arizona No.	hin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. s. Did your spouse, former spo	Nevada, New Mexico, Pu	uerto Rico, Texas, Wash		ry states and territories include
in line Form out Co	2 again as a codebtor only	f that person is a guarar Form 106E/F), or Sched	ntor or cosigner. Make	sure you have listed to DGG). Use Schedule D, Column 2: The cre	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill editor to whom you owe the debt
	vario, rvarisor, otroot, oity, otato and 2			Check all schedule	еѕ шат арріу.
3.1				☐ Schedule D, lin	ie
	Name			☐ Schedule E/F,	line
				☐ Schedule G, lin	ne
-	Number Street			_	
	City	State	ZIP Code		
	•				
3.2	Nama			D Schedule D, lin	
!	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street			_	
	City	State	7IP Code		

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Fill	in this information to identify your c	ase:								
Del	otor 1 CHRISTINE	MAESTRE			_					
	otor 2				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number 		-				nended fil plement s	•		ition chapter ate:
\overline{O}	fficial Form 106I					MM /	DD/ YYY	Y		
S	chedule I: Your Inc	ome								12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	ır spouse is not filing wi	ith you, do not include	e infori	matic	on about you	ır spouse	e. If more	space	is needed,
1.	Fill in your employment information.		Debtor 1		De	btor 2 or	non-filin	g spou	ise	
	If you have more than one job, attach a separate page with	Employment status	■ Employed				Employed			
	information about additional employers.		☐ Not employed			Ц	Not empl	oyed		
	Include part-time, seasonal, or	Occupation	Server							
	self-employed work.	Employer's name	Cappuccino Cate	ring l	nc					
	Occupation may include student or homemaker, if it applies.	Employer's address	3419 Madison St Skokie, IL 60076							
		How long employed t	here?							
Par	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	ort for	any I	ine, write \$0	in the spa	ace. Inclu	de your	non-filing
•	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the information	for all e	emplo	oyers for that	person o	n the line:	s below	v. If you need
						For Debtor		For Debto		se
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	(0.00 \$	S	N	I/A_
3.	Estimate and list monthly overt	ime pay.		3.	+\$).00 +	.\$	N	/A

0.00

\$

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	CHRISTINE MAESTRE	-	Case	number (<i>if knowr</i>)			
				For	Debtor 1		or Debtor		
	Cop	y line 4 here	4.	\$	0.00			N/A	_
5.	List	all payroll deductions:							
٠.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00) \$	1	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00			N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	_ :		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	_ '		N/A	_
	5e.	Insurance	5e.	\$	0.00			N/A	_
	5f.	Domestic support obligations	5f.	\$	0.00		-	N/A	_
	5g.	Union dues	5g.	\$	0.00	_		N/A	_
	5h.	Other deductions. Specify:	5h.+	\$	0.0	+ \$		N/A	=
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00) \$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00) \$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$	1,852.00) \$	i	N/A	_
	8b.	Interest and dividends	8b.	\$	0.0) \$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00) \$		N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	_ :		N/A	_
	8e.	Social Security	8e.	\$_	0.00	_ '		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	_		N/A	_
	8g.	Pension or retirement income	8g.	\$	0.0	_		N/A	_
	8h.	Other monthly income. Specify:	_ 8h.+	\$	0.00	_ + \$		N/A	-
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,852.00	\$		N//	A
10.	Calo	culate monthly income. Add line 7 + line 9.	10. \$		1,852.00 +	\$	N/A	= \$	1,852.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			,				
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your per friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not acify:	depen	,		,	n <i>Schedul</i>	e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certain lies						\$	1,852.00
								Combi	
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?					monthl	y income

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				<u> </u>				
Fill	in this informa	tion to identify yo	our case:					
Deb	tor 1	CHRISTINE I	MAESTR	E		Chec	k if this is:	
Deb	tor 2					_	An amended filing	ving postpetition chapter
1	ouse, if filing)					_		the following date:
Unite	ed States Bankr	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	ī	MM / DD / YYYY	
Case	e number							
(If kr	nown)							
Of	ficial Fo	rm 106J				•		
		J: Your	Evnor	1606				12/15
Be a info nun	as complete a ormation. If m nber (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta y questio	. If two married people ar				or supplying correct
Part 1.	Is this a joir	ibe Your House nt case?	enold					
	■ No. Go to		in a senar	ate household?				
	□ res. Doc		iii a sepai	ate flouseffold:				
			st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debt	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.						Yes
								□ No □ Yes
								□ Yes □ No
								☐ Yes
								□ No
								☐ Yes
3.		enses include		No				
		f people other ti d your depende	han $_{oldsymbol{\sqcap}}$	Yes				
exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the	value of sucl	n assistance an		government assistance in Sluded it on Schedule I: Y				
(Off	icial Form 10	61.)					Your exp	enses
4.		or home owners		ses for your residence. In	nclude first mortgag	e 4. \$		1,500.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	•	rty, homeowner's	•			4b. \$		0.00
			•	ipkeep expenses		4c. \$		50.00
5		owner's associat		dominium dues our residence , such as ho	mo oquity loons	4d. \$ 5. \$	-	0.00
IJ.	AUUIIIONAI [nonuaue Davme	anta ior vo	au residence, such as no	ne econy idans	ე. ბ		11 (11)

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Debtor 1	CHRISTINE MAESTRE	Case num	ber (if known)	
6. Util	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	65.00
6b.	Water, sewer, garbage collection	6b.	·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	80.00
6d.	Other. Specify:	6d.	·	0.00
	od and housekeeping supplies	7.	\$	350.00
	Idcare and children's education costs	8.	\$	0.00
_	thing, laundry, and dry cleaning	9.	·	
	sonal care products and services	10.	·	100.00
	·		·	100.00
	dical and dental expenses	11.	\$	0.00
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12.	\$	0.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	aritable contributions and religious donations	14.	·	
	-	14.	Φ	0.00
	urance. not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	¢	0.00
	. Health insurance	15a. 15b.	· -	
			·	0.00
	. Vehicle insurance	15c.	·	0.00
	. Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	4.0	•	
	ecify:	16.	\$	0.00
	tallment or lease payments:	47-	ф	0.00
	. Car payments for Vehicle 1	17a.	·	0.00
	. Car payments for Vehicle 2	17b.	*	0.00
	. Other. Specify:	17c.	·	0.00
	. Other. Specify:	17d.	\$	0.00
	ır payments of alimony, maintenance, and support that you did not repo lucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 10		\$	0.00
	er payments you make to support others who do not live with you.	,	\$	0.00
Spe	ecify:	19.	-	
. Oth	er real property expenses not included in lines 4 or 5 of this form or on	Schedule I: Yo	our Income.	
	. Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.	\$	0.00
20c	. Property, homeowner's, or renter's insurance	20c.		0.00
	. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	. Homeowner's association or condominium dues	20e.	·	0.00
			+\$	
. Oth	er: Specify:		+φ	0.00
2. Cal	culate your monthly expenses			
22a	. Add lines 4 through 21.		\$	2,245.00
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106	J-2	\$,
	. Add line 22a and 22b. The result is your monthly expenses.		\$	2,245.00
220	. Add into LEd and LED. The result to your monthly expenses.			2,243.00
B. Cal	culate your monthly net income.		·	
23a	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,852.00
23b	. Copy your monthly expenses from line 22c above.	23b.	-\$	2,245.00
				<u> </u>
23c	. Subtract your monthly expenses from your monthly income.			202.00
	The result is your monthly net income.	23c.	\$	-393.00
	you expect an increase or decrease in your expenses within the year aft			
	example, do you expect to finish paying for your car loan within the year or do you expec	π your mortgage	payment to incre	ase or decrease because o
_	ification to the terms of your mortgage?			
Пν	Yes Explain here:			

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Fill in th	is information to identify your	case:			
Debtor 1	CHRISTINE MAE	STRE			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, t	filing) First Name	Middle Name	Last Name		
United S	tates Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case nui	mher				
(if known)					☐ Check if this is an
					amended filing
Officia	l Form 106Dec				
Decl	aration About a	an Individua	Debtor's Sc	hedules	12/15
	aration / tooat t	ziii iiiai viaaa	- DODIO: 0 00	11044100	1213
If two ma	arried people are filing togethe	er, both are equally respo	onsible for supplying corr	ect information	
	gg	,,	one cappi, ing con		
	t file this form whenever you				
	g money or property by fraud both. 18 U.S.C. §§ 152, 1341,		kruptcy case can result in	n fines up to \$250,000, or in	nprisonment for up to 20
years, or	botti. 16 U.S.C. 99 152, 1341,	1519, and 5571.			
	Sign Below				
Did	you pay or agree to pay some	eone who is NOT an atto	rnev to help you fill out b	ankruptcy forms?	
2.0	you pay or agree to pay com-		moy to notp you im out a	anni aptoy ronno i	
	No				
_	Yes. Name of person			Attach Pankruntou	Petition Preparer's Notice,
	res. Name of person				ignature (Official Form 119)
					9
	er penalty of perjury, I declare they are true and correct.	that I have read the sun	nmary and schedules filed	d with this declaration and	
tilat	they are true and correct.				
X	/s/ CHRISTINE MAESTRE		X		
	CHRISTINE MAESTRE		Signature of I	Debtor 2	
	Signature of Debtor 1				
	Date March 21, 2018		Date		
	Maron 21, 2010				

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Eil	l in this inform	nation to identify you	r case:			
	btor 1					
De	DIOI I	First Name	Middle Name	Last Name		
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
	se number nown)				_	heck if this is an mended filing
St Be	as complete a	of Financial		re filing together, both are	ankruptcy equally responsible for sup	
nur	nber (if know	n). Answer every que			, p.g.c., , c.	
1.		r current marital statu				
	☐ Married ■ Not mai	ried				
2.	During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>.</i>	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. stat					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	hedule H: Your Codebtors (Of	ficial Form 106H).		
Pa	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	Ill businesses, including part-		ndar years?
	□ No ■ Yes. Fil	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,210.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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Debtor 1 CHRISTINE MAESTRE Document Page 31 of 46
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	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	☐ Wages, commissions, bonuses, tips	\$1,822.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2017)	■ Wages, commissions, bonuses, tips	\$7,800.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$7,052.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$8,959.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$6,613.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
 Did you receive any other incor Include income regardless of whe and other public benefit payments winnings. If you are filing a joint of List each source and the gross in No Yes. Fill in the details. 	ther that income is taxable. Exast, pensions; rental income; interase and you have income that y	amples of other income are all rest; dividends; money collect you received together, list it o	ed from lawsuits; royalties; an nly once under Debtor 1.	
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Part 3: List Certain Payments Yo	u Made Before You Filed for I	Bankruptcy		
6. Are either Debtor 1's or Debtor ☐ No. Neither Debtor 1 nor		r debts? Imer debts. Consumer debts	are defined in 11 U.S.C. § 10	11(8) as "incurred by an
	fore you filed for bankruptcy, di	d you pay any creditor a total	of \$6,425* or more?	
□ No. Go to line				
paid that on not include	v each creditor to whom you pai- creditor. Do not include paymen e payments to an attorney for the ent on 4/01/19 and every 3 years	nts for domestic support obligations bankruptcy case.	ations, such as child support a	and alimony. Also, do

Document Page 32 of 46 CHRISTINE MAESTRE Case number (if known) Debtor 1 Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Insider's Name and Address Amount vou Dates of payment Total amount Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment Include creditor's name paid still owe Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο ☐ Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No П Yes Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy page 3

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Par	t 5: List Certain Gifts and Contributions	3			
13.	NoYes. Fill in the details for each gift.		did you give any gifts with a total value of more t	han \$600 per person	?
	Gifts with a total value of more than \$600 per person	0	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co		did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankrup or gambling? No Yes. Fill in the details.	otcy or	since you filed for bankruptcy, did you lose any	thing because of the	t, fire, other disaster,
	Describe the property you lost and	Descri	ibe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include	e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	loss	lost
Par	t 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or p	repari	id you or anyone else acting on your behalf pay on ga bankruptcy petition? s, or credit counseling agencies for services require		rty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Law Office of Faustino Rodriguez 5141 W Fullerton Ave Chicago, IL 60639		Bankruptcy Petition		\$1,000.00
	Debtor Education		Pre Petition Counseling Course		\$15.00
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred Do not include any payment or transfer that No	itors o		or transfer any prope	rty to anyone who
	Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor 1 CHRISTINE MAESTRE

18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers minclude gifts and transfers that you have alread No Yes. Fill in the details.	usiness or financial aff ade as security (such as	airs? the granting of a s			
	Person Who Received Transfer Address Person's relationship to you	Description and property transfer		paymen	e any property or ts received or debts exchange	Date transfer was made
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		ny property to a s	self-settled	trust or similar device o	of which you are a
	Yes. Fill in the details.					
	Name of trust	Description and	value of the prop	erty transfe	erred	Date Transfer was made
	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assolution No Yes. Fill in the details.	y, were any financial acou	ccounts or instru	iments held of deposit;		, ,
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	1	Date account was closed, sold, noved, or ransferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution	year before you filed fo		y safe depo	·	tory for securities, Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, State and ZIP Code)			- Comonic	have it?
22.	Have you stored property in a storage unit of the No Yes. Fill in the details.	or place other than you	r home within 1 y	year before	you filed for bankruptc	y?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe th	e contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control	for Someone Else				
23.	Do you hold or control any property that so for someone. No Yes. Fill in the details.	meone else owns? Incl	ude any propert <u>y</u>	y you borro	wed from, are storing f	or, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City,		Describe th	e property	Value
	t 10: Give Details About Environmental Info	Code)				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 CHRISTINE MAESTRE

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or s	similar term.				
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of when	they occurred.			
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environme	ntal law?		
	■ No					
	☐ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	6. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No					
	Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	11: Give Details About Your Business or Con	nections to Any Business				
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have an	y of the following connections to any	business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing execut	tive of a corporation				
	☐ An owner of at least 5% of the voting or	equity securities of a corporation				
	■ No. None of the above applies. Go to Part	12.				
	Yes. Check all that apply above and fill in t		i .			
		escribe the nature of the business	Employer Identification number			
	Address (Number, Street, City, State and ZIP Code)	nme of accountant or bookkeeper	Do not include Social Security r	number or IIIN.		
			Dates business existed			
28.	Within 2 years before you filed for bankruptcy, of institutions, creditors, or other parties.	did you give a financial statement t	o anyone about your business? Inclu	de all financial		
	No					
	Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued				
_						

Part 12: Sign Below

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Case number (if known) Document

Debtor 1 CHRISTINE MAESTRE

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ CHRISTINE MAESTRE Signature of Debtor 2 **CHRISTINE MAESTRE** Signature of Debtor 1 Date March 21, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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	_	3	
Fill in this infor	mation to identify your case:		
Debtor 1	CHRISTINE MAESTRE		
	First Name Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name Middle Name	Last Name	
(Spouse II, IIIIIIg)	First Name ivilique Name	Last Name	
United States Ba	ankruptcy Court for the: NORTHERN D	ISTRICT OF ILLINOIS	
Case number			
(if known)			☐ Check if this is an
			amended filing
If you are an ind creditors hav you have leas You must file th whiche on the If two married posign and Be as complete write y	lividual filing under chapter 7, you must be claims secured by your property, or sed personal property and the lease has is form with the court within 30 days aftever is earlier, unless the court extends form eople are filing together in a joint case, and date the form. and accurate as possible. If more space your name and case number (if known).	er you file your bankruptcy petition or by the date set the time for cause. You must also send copies to the both are equally responsible for supplying correct in e is needed, attach a separate sheet to this form. On t	t for the meeting of creditors, creditors and lessors you list formation. Both debtors must
1. For any credit		s D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information be Identify the cr	reditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's		☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	L No
		☐ Retain the property and enter into a	☐ Yes
Description of	İ	Reaffirmation Agreement.	
property securing debt		☐ Retain the property and [explain]:	
securing debt	•		_
Creditor's		☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	
		☐ Retain the property and enter into a	☐ Yes
Description of	f	Reaffirmation Agreement.	
property		\square Retain the property and [explain]:	
securing debt			

Official Form 108

Creditor's

Creditor's

Description of

securing debt:

name:

property

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Surrender the property.

 $\ \square$ Retain the property and redeem it.

 $\hfill\square$ Retain the property and enter into a

☐ Retain the property and [explain]:

Reaffirmation Agreement.

□ No

☐ Yes

☐ No

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Deb	otor 1	CHRISTINE MAESTRE	Case number (##	cnown)
	ame:		☐ Retain the property and redeem it.☐ Retain the property and enter into a	☐ Yes
		tion of	Reaffirmation Agreement.	
	roperty		☐ Retain the property and [explain]:	
S	ecurin	g debt:		
		List Your Unexpired Personal Property		
n th	e info	rmation below. Do not list real estate lea	u listed in Schedule G: Executory Contracts and Uneses. Unexpired leases are leases that are still in effectease if the trustee does not assume it. 11 U.S.C. § 36	ct; the lease period has not yet ended.
Des	scribe	your unexpired personal property lease	S	Will the lease be assumed?
	sor's n			□ No
	perty:	n of leased		☐ Yes
	sor's n			□ No
		n of leased		_
Pro	perty:			☐ Yes
	sor's n			□ No
	scriptio perty:	n of leased		☐ Yes
Les	sor's n	ame:		□ No
	scriptio perty:	n of leased		☐ Yes
Les	sor's n	ame:		□ No
		n of leased		
Pro	perty:			☐ Yes
	sor's n	ame: n of leased		□ No
	perty:	To Toucou		☐ Yes
	sor's n			□ No
	perty:	n of leased		☐ Yes
Par	t 3:	Sign Below		
Jnd	er pen		ated my intention about any property of my estate th	at secures a debt and any personal
X	•	HRISTINE MAESTRE	X	
-		RISTINE MAESTRE	X Signature of Debtor 2	
	Signa	ature of Debtor 1	-	
	Date	March 21 2018	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-14257 Doc 1 Filed 05/16/18 Entered 05/16/18 11:49:26 Desc Main Document Page 43 of 46

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re CHRISTINE MAESTRE		Case N	0.	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy	y, or agreed to be pa	aid to me, for services	
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have received			0.00	
	Balance Due		\$	1,000.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comper	nsation with any other person	n unless they are mo	embers and associates	s of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				y law firm. A
5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspec	cts of the bankruptc	y case, including:	
	 a. Analysis of the debtor's financial situation, and rendering between the preparation and filing of any petition, schedules, statement of the debtor at the meeting of creditors described. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on house 	nent of affairs and plan which s and confirmation hearing, a duce to market value; ex s as needed; preparatio	th may be required; and any adjourned be comption plannir	nearings thereof;	d filing of
6.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding.	loes not include the followin hargeability actions, jud	ng service: licial lien avoida	nces, relief from s	tay actions or
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any as bankruptcy proceeding.	agreement or arrangement fo	or payment to me fo	or representation of th	e debtor(s) in
	March 21, 2018	/s/ FAUSTINO R	ODRIGUEZ		
	Date	FAUSTINO ROD Signature of Attorn			
		Law Office of Fa		Z	
		5141 W Fullerton			
		Chicago, IL 6063 773-237-3465 F	ax: 773-237-4010)	
		frodriguezlaw@	gmail.com		
		Name of law firm			

United States Bankruptcy CourtNorthern District of Illinois

		1 tor therm District or Immors		
In re	CHRISTINE MAESTRE		Case No.	
		Debtor(s)	Chapter 7	7
	VF	RIFICATION OF CREDITOR M	/ATRIX	
	V L	ANTICATION OF CREDITOR IS	17111121	
		Number of	f Creditors:	12
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and co	orrect to the best of my
Date:	March 21, 2018	/s/ CHRISTINE MAESTRE		

Capital One 15000 Capital One Dr Richmond, VA 23238

Chase Card Po Box 15298 Wilmington, DE 19850

Citi-shell Po Box 6497 Sioux Falls, SD 57117

Comenity Bank/carsons Po Box 182789 Columbus, OH 43218

Comenitybank/victoria Po Box 182789 Columbus, OH 43218

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Erc 8014 Bayberry Rd Jacksonville, FL 32256

Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108

MIGUEL AMBRIZ

Peoples Engy 200 East Randolph Chicago, IL 60601

Syncb/toysrus Po Box 965005 Orlando, FL 32896 Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440